

## Message Text

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ACTION HUD-02

INFO OCT-01 EA-12 ISO-00 MMO-04 COME-00 EB-08 /027 W

-----054319 120258Z /72

R 092256Z SEP 77

FM AMEMBASSY WELLINGTON

TO SECSTATE WASHDC 3995

UNCLAS WELLINGTON 04087

E.O.11652:N/A

TAGS:SGEN,NA

SUBJECT:REQUEST FOR INFORMATION ON SELECTED GOVERNMENTAL  
INSURANCE PROGRAMS

REF: STATE 209532

FOR HUD OFFICE OF INTERNATIONAL AFFAIRS

1. SUMMARY: GOVERNMENT ENTITIES IN NEW ZEALAND  
PROVIDE EXCLUSIVELY EARTHQUAKE AND WAR DAMAGE PROTECTION  
(INCLUDING LIMITED PROTECTION AGAINST FLOOD DAMAGE)  
AND COMPREHENSIVE HEALTH PROTECTION. A GOVERNMENT  
CORPORATION COMPETES IN THE MARKET PLACE OFFERING  
INSURANCE AGAINST FLOODS, RIOTS, CRIME AND PROVIDING  
NO FAULT AUTO COVERAGE. END SUMMARY.

2. EARTHQUAKE AND WAR DAMAGE (EWD). THE EWD ACT OF  
1944 PROVIDES AUTOMATIC INSURANCE THROUGH A GOVERNMENT  
FUND FOR ALL PROPERTY OTHERWISE INSURED AGAINST FIRE.  
PROTECTION IS PROVIDED AGAINST DAMAGE WHICH IS THE  
DIRECT RESULT OF AN EARTHQUAKE OR OF FIRE OCCASIONED  
BY OR IN CONSEQUENCE OF AN EARTHQUAKE; AGAINST DAMAGE  
RESULTING FROM STORMS OR FLOODS OF AN ABNORMAL OR  
WIDESPREAD NATURE; AGAINST DAMAGE RESULTING FROM  
VOLCANIC ERUPTION; AND, ON AN AD HOC BASIS, AGAINST  
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LANDSLIP. THE FIRE INSURER COLLECTS A PREMIUM FOR EWD  
COVERAGE WHICH IS FORWARDED TO THE EWD FUND. SIMILIAR  
COVERAGE IS NOT AVAILABLE PRIVATELY. CONTACT IS DEPUTY  
CHAIRMAN OF THE EWD COMMISSION, P.O. BOX 5038, WELLINGTON.

3. HEALTH INSURANCE. MEDICAL, PHARMACEUTICAL, HOSPITAL,  
MATERNITY AND OTHER RELATED BENEFITS ARE MADE AVAILABLE

AT GOVERNMENT EXPENSE THROUGH THE DEPARTMENT OF HEALTH UNDER AUTHORITY OF THE SOCIAL SECURITY ACT OF 1964 TO ALL PERSONS ORDINARILY RESIDENT IN NEW ZEALAND. FUNDING IS FROM GENERAL TAXATION AND IS APPROPRIATED BY PARLIAMENT. CONTACT IS DIRECTOR-GENERAL OF THE DEPARTMENT OF HEALTH, P.O. BOX 5013, WELLINGTON.

4. NO FAULT AUTO; RIOT; CRIME; FLOOD. PROTECTION IN THESE INSTANCES IS AVAILABLE FROM THE GOVERNMENT OWNED STATE INSURANCE OFFICE, WHICH COMPETES IN THE MARKET PLACE WITH A NUMBER OF COMMERCIAL INSURANCE COMPANIES. CONTACT IS GENERAL MANAGER, STATE INSURANCE OFFICE, P.O. BOX 5037, WELLINGTON.

5. CONTINUOUS COVER AGAINST ACCIDENTS OF ALL KINDS TO VIRTUALLY ALL PERSONS IN NEW ZEALAND, RESIDENT OR VISITOR, IS PROVIDED BY THE ACCIDENT COMPENSATION COMMISSION, A GOVERNMENT ENTITY, UNDER AUTHORITY OF THE ACCIDENT COMPENSATION ACT OF 1972. CONTACT IS PUBLIC RELATIONS OFFICER, ACCIDENT COMPENSATION COMMISSION, PRIVATE BAG, WELLINGTON. SELDEN

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NNN

## Message Attributes

**Automatic Decaptioning:** X  
**Capture Date:** 01-Jan-1994 12:00:00 am  
**Channel Indicators:** n/a  
**Current Classification:** UNCLASSIFIED  
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**Enclosure:** n/a  
**Executive Order:** N/A  
**Errors:** N/A  
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**Reference:** 77 STATE 209532  
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**Review Media Identifier:**  
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**Review Withdrawn Fields:** n/a  
**SAS ID:** 1320953  
**Secure:** OPEN  
**Status:** NATIVE  
**Subject:** REQUEST FOR INFORMATION ON SELECTED GOVERNMENTAL INSURANCE PROGRAMS  
**TAGS:** SGEN, NA  
**To:** STATE  
**Type:** TE  
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**Review Markings:**  
Margaret P. Grafeld  
Declassified/Released  
US Department of State  
EO Systematic Review  
22 May 2009  
**Markings:** Margaret P. Grafeld Declassified/Released US Department of State EO Systematic Review 22 May 2009